

Certificate Number: 00252-PAE-DE-012240053

Bankruptcy Case Number: 10-22103



00252-PAE-DE-012240053

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 7, 2010, at 9:39 o'clock AM EDT, Kenneth E Duke Jr completed a course on personal financial management given by internet and telephone by Institute for Financial Literacy, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 7, 2010 By: /s/Ian Graham

Name: Ian Graham

Title: Credit Counselor